

What is claimed is:

1. An electronic settlement system comprising:

a shop connected to a communication network;

a plurality of terminals connectable to said network;

a plurality of settlement institutions connected to said network;

servers connected to said network and provided so as to correspond to each of said settlement institutions, which are operated to manage two or more pieces of software installed for each customer in order to take procedures for settlement of electronic commerce for a plurality of customers using said shop on said communication network by operating each of said terminals; and

wherein each of said terminals is provided with a plurality of connecting modules installed so as to correspond to each of said servers and operated to connect each of said terminals to each of said servers through said communication network so that said customer is able to take procedures for settlement and with a selecting module used to select said connecting module corresponding to said server from said two or more connecting modules provided to each of said terminals to use said server corresponding to said settlement institution.

2. The electronic settlement system according to claim 1, wherein each of said terminals is operated to receive a message showing a request for said procedures for settlement from said shop and, after having received said message, in order to start said procedures for settlement, transfers said message from said selecting module through a desired connecting module selected out of said connecting modules to said server corresponding to said

desired connecting module.

3. The electronic settlement system according to claim 2, wherein said selecting module, before each of said terminals receives said message, is operated to prompt said customer to select said connecting module using a screen display which is provided to facilitate selection of said connecting module corresponding to said settlement institution that each of said customers is able to use for settlement and wherein said desired connecting module is the one selected by each of said customers using said screen display.

4. The electronic settlement system according to claim 2, wherein said selecting module, when each of said terminals has received said message, is operated to prompt said customer to select said connecting module using a screen display which is provided to facilitate selection of said connecting module corresponding to said settlement institution that each of said customers is able to use for settlement and wherein said desired connecting module is the one selected by each of said customers using said screen display.

5. The electronic settlement system according to claim 2, wherein said selecting module, when each of said terminals has received said message, is operated to select said connecting module used to connect each of said terminals to said server corresponding to said settlement institution designated by said message, based on information indicating which settlement institution allows each of said servers corresponding to each of said two or more connecting modules installed on each of said terminals to be used for electronic settlement.

6. The electronic settlement system according to claim 5, wherein each piece of said information is given to said selecting module which then transfers said message to said connecting module selected based on each piece of said information.

7. The electronic settlement system according to claim 5, wherein each piece of said information is given to each of said connecting modules and said selecting module then transfers said message to said connecting module selected based on each piece of said information held by each of said connecting modules.

8. The electronic settlement system according to claim 5, wherein each piece of said information is given to each of servers and said selecting module then transfers said message to said connecting module based on each piece of said information held by each of said servers.

9. An electronic settlement system comprising:
a shop connected to a communication network;
a plurality of terminals connectable to said network;
a plurality of settlement institutions connected to said network;
servers connected to said network and provided so as to correspond to each of said settlement institutions, which are operated to manage two or more pieces of software installed for each customer in order to take procedures for settlement of electronic commerce for a plurality of customers using said shop on said communication network by operating each of said terminals; and

wherein each of said terminals is provided with a single connecting

module used to connect each of said terminals to a desired server selected out of said two or more servers through said communication network so that said customer is able to take said procedures for settlement.

10. The electronic settlement system according to claim 9, wherein said connecting module is used to automatically connect each of said terminals to said server based on information indicating which settlement institution allows each of said servers to be used for electronic settlement.

11. The electronic settlement system according to claim 10, wherein each of said servers holds each piece of said information and each of terminals obtains each piece of said information from each of servers through said connecting modules.

12. The electronic settlement system according to claim 11, wherein each of said terminals receives a message showing a request for said procedures for settlement from said shop and, after having received said message, in order to start said procedures for settlement, transfers said message through said connecting module to said server corresponding to said settlement institution designated by said message being said server selected based on each piece of said information.

13. The electronic settlement system according to claim 10, wherein a proxy server enabling selective connection between each of said terminals and each of said servers is connected as a master server to said communication network and each of said terminals is able to be connected through said master server to each of said servers as each of slave servers being provided

so as to correspond to each of said settlement institutions.

14. The electronic settlement system according to claim 13, wherein each of said terminals receives said message showing said request for said procedures for settlement from said shop and, after having received said message, in order to start said procedures for settlement, transfers said message through said connecting modules to said master servers.

15. The electronic settlement system according to claim 13, wherein said master server is provided with a auxiliary connecting module used to connect each of said terminals to each of slave servers through said master server in cooperation with said connecting module of each of said terminals.

16. The electronic settlement system according to claim 15, wherein each of said information is stored collectively in said master server and said master server is used to connect each of said terminals through said auxiliary connecting module to said desired slave server based on said collective information.

17. The electronic settlement system according to claim 13, wherein said master server is provided with a certificate acquiring module used to obtain, from each of said slave servers, a certificate to certify that each customer is a duly authorized person for said procedures for settlement, which is given to each of said customers who is allowed to use said settlement institution.

18. The electronic settlement system according to claim 17, wherein each piece of said information is stored collectively in said master server and said

master server obtains, based on said collective information, in order to take procedures for settlement instead of each of said slave servers, said certificate through said certificate acquiring module from said desired slave server.

19. The electronic settlement system according to claim 13, wherein said master server holds slave server information about said slave servers connected to said communication network.

20. The electronic settlement system according to claim 9, wherein a proxy server enabling selective connection between each of said terminals and each of said servers is connected as a master server to said communication network and each of said terminals is able to be connected through said master server to each of said servers as each of slave servers being provided so as to correspond to each of said settlement institutions.

21. The electronic settlement system according to claim 20, wherein said master server, in order to connect each of said terminals to said each of slave servers desired by each of said customers, receives a notification about communication addresses of said slave server through said connecting module from said terminal of said customer.

22. The electronic settlement system according to claim 13, wherein each piece of said information is collectively stored in said connecting module of each of said terminals and, each of said terminals, in order to connect each of said terminals to said desired slave server through said master server, sends said collective information from said connecting module to said master server.

23. The electronic settlement system according to claim 13, wherein said connecting module of each of said terminals is fed with said slave server information about said slave servers connected to said communication network and each of said terminals sends said slave server information from said connecting module to said master server to connect each of terminals to said desired slave server through said master server.